

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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Attorneys for Secured Creditor
Rocket Mortgage, LLC f/k/a Quicken Loans, LLC

In Re:
Patricia Barbara Mossop a/k/a Patricia B. Mossop, a/k/a
Patricia English

Debtor



Order Filed on December 28, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 23-17605 JNP

Hearing Date: 12/12/2023 @ 11:00 a.m..

Judge: Jerrold N. Poslusny Jr.

ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: December 28, 2023

A handwritten signature in dark ink, appearing to read "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Case No: 23-17605 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Rocket Mortgage, LLC f/k/a Quicken Loans, LLC, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 207 Hillside Terrace, Mantua, NJ, 08051, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Andrew Thomas Archer, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of December 12, 2023, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due October 2023 through December 2023 for a total post-petition default of \$2,182.20 (3 @ \$885.55, less suspense of \$474.45); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$2,182.20 to be received no later than December 31, 2023; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume January 1, 2024, directly to Secured Creditor's servicer (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that in the event a final loan modification is unsuccessful, Debtors are responsible for the difference between the trial modification payment and the regular payment for the months this loan was in the trial modification; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$188.00 for filing fees, totaling \$538.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.